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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
10/814,800	03/31/2004	3696	450	126-001USANC0	19	1

CONFIRMATION NO. 4936

CORRECTED FILING RECEIPT



Thomas J. Perkowski, Esq., P.C.  
Soundview Plaza  
1266 East Main Street  
Stamford, CT 06902

Date Mailed: 10/23/2008

Receipt is acknowledged of this non-provisional patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

**Applicant(s)**

Kathleen Tyson-Quah, Radlett, UNITED KINGDOM;

**Assignment For Published Patent Application**

Thomas J. Perkowski, Esq., P.C., Stamford, CT

**Power of Attorney:**

Thomas Perkowski--33134

**Domestic Priority data as claimed by applicant**

This application is a CON of 09/513,440 02/25/2000 PAT 7,283,977

**Foreign Applications**

**If Required, Foreign Filing License Granted: 06/12/2004**

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 10/814,800**

**Projected Publication Date:** Not Applicable

**Non-Publication Request:** No

**Early Publication Request:** No

**\*\* SMALL ENTITY \*\***

**Title**

Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system operated by a payment bank and wherein a payment authorizing instruction is returned to payment queue for

later re-evaluation in the event that the amount of payment authorized by said payment authorizing instruction exceeds the available balance

#### **Preliminary Class**

705

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#### **Title 37, Code of Federal Regulations, 5.11 & 5.15**

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